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Socialist Movement in America," "Socialism in the British Empire (excluding Canada)," and "Socialism in China."

The second part treats of the socialist parties and social problems. This contains twenty chapters, dealing with the modern social problems such as labor unions, general strikes, unemployment, the high cost of living, agriculture, taxation, militarism, the drink question, woman suffrage, etc.

All these pressing problems of our modern life are treated from the practical viewpoint of what the socialists of these various countries have proposed for their solution.

There is no attempt, by the editors of this volume, to reconcile the varying, and sometimes conflicting, views of the socialists themselves, but the reader is left to draw his own conclusions as to what each contributes, and the value of the whole.

After reading this volume through, which is no easy task, though an intensely interesting one, the reader is like one standing on the banks of a great river at flood tide. He sees the value of the theory and its main direction, while at the same time beholding a multitude of ebullitions on the surface, from the contact of the waters with obstructions in the theory itself or with countercurrents from the opposing tides.

So this volume gives us a view of the bigness of the socialist movement, while at the same time it shows the social passion and revolutionary ideas of its leading proponents, as their views come into clash with the conservatism of what is termed the capitalist society.

When the reader has seen the title on the cover, *The Socialism of To-day*, and looks inside to see what it is, he is like a man reading an advertisement of a certain kind of pickles; when he looks further, he finds there are only 57 varieties.

EDWIN L. EARP

MADISON, N. J.

Standards of Health Insurance. By I. M. RUBINOW. New York: Henry Holt & Co., 1916. Pp. v+322.

The author of *Social Insurance* adds a brief and comprehensive outline of the principles, the provisions, and the results of the operation of health insurance in foreign countries. The critics who concede the necessity of insurance in Europe and condemn it for "democratic" prosperous America are referred to the statistical evidence that "from four-fifths to nine-tenths of the wage-workers receive wages which are insufficient to meet the cost of a normal standard of health and efficiency

for a family, and about one-half receive very much less than that" (p. 14).

There are concise chapters on "The Principle of Compulsion," "Extent of Health Insurance," "The Scope of Health Insurance," "Medical Benefits," "Money Benefits," "Funeral Benefit," "Optional Benefits," "Bearing the Cost," "Distribution of Cost," "Organization of Insurance," "Administrative Organization," "Financial Organization," "Organization of Medical Aid and Estimates of Cost." Appendixes deal with the constitutionality of health insurance and organization of medical aid.

Of considerable theoretical and practical interest is the way of Dr. Rubinow in urging the "principle of compulsion" (chap. ii). He notes the increasing tendency toward compulsory insurance throughout Europe and summarizes the reasons:

First, the classes in which there is most need and disease do not insure voluntarily. They have no surplus and do not understand the advantages of insurance.

Secondly, illness is a hazard in which industry, individual, and the general organization of society are co-implicated. Justice requires sharing of the burden. Compulsion embodies this principle most adequately.

Thirdly, experience shows that compulsion secures a superior, standardized service.

To appease the belated advocate of an abstract anarchism with his slogan, "Insurance is nobody's business but my own." Dr. Rubinow shows (1) that health insurance is a form of taxation and is therefore a "right" of the state; (2) that its principle is acknowledged in compulsory education and vaccination, and more definitely in state legislation regarding accident insurance; (3) that illness is obviously an economic drain affecting the stability of family and public institutions which must pay for the invalid's support.

E. L. TALBERT

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Occupations: A Textbook in Vocational Guidance. By GOWIN and WHEATLEY. Boston, New York, and Chicago: Ginn & Co., 1916. Pp. xii+357.

Vocational guidance is receiving much careful study by those who are interested in young people of the ages from twelve to eighteen. Professor Gowin and Superintendent Wheatley have added a valuable